

Extracts.

AT THE MOUNTAIN.
 Ah, little maiden, look and see,
 With sunbeams gilding in your hair,
 And sunshine in your heart!
 Gild round about your sunny face,
 That have in them the light of day,
 And visions dance before your eyes,
 That mine may never see.
 And are the flowers so rare, love?
 And is the dew so bright?
 For me the daisies are rare, love,
 And dill the daisies are bright.

Ah, me! I find, no of a time,
 Deep in the buried past,
 When I, too, dwelt in the sweet clime,
 When sunbeams gilded in your hair,
 When fragrance floated on the breeze,
 When heaven bent blue above,
 And every wild bird above,
 And dill the daisies are bright.

Oh, clouds come up, and overcast,
 The heavens with silver grey,
 The roses drooping, the fragrance fall,
 The breeze die away.
 And now, of all the happy throng,
 One bird is left alone,
 To sing a broken-hearted song,
 Of days that are no more.

And dill the daisies are bright,
 For me the daisies are rare, love,
 And dill the daisies are bright.

HINTS TO MOTHERS.

If you wish to cultivate a growing, mod-
 est, conscientious spirit in your children, be
 sure when they come home from church, a
 visit, or any other place where you do not
 accompany them, to ply them with questions
 concerning what everybody wore, how every-
 body looked, and what everybody said and
 did; and if you had anything in all this to
 censure, always let it be in the hearing of
 your child. If you pursue a course of this
 kind, they will not return to you unladen
 with intelligence; and rather than that it
 should be uninteresting, they will by degrees
 learn to embellish in such a manner as shall
 not fail to call forth remarks and expressions
 of wonder from you!

JAPANESE REFINEMENTS.

"Sawa then led us into a room, which
 opened into the garden. A low table was
 spread out, with the taste and refinement to
 universal amongst the Japanese, some large
 sheets of paper, mixed with colors ready for
 use, paint-brushes, Indian ink, and a cup of
 water. A young lady, the wife of one of Sawa's
 samurais, instantly sets to work. She takes a
 sheet of paper and fires it by means of a great
 block of rock crystal. With a sure and skillful
 hand she changes the buds, flowers, and
 leaves of a plant. Then she unites these scat-
 tered parts by the stem and the branches,
 leaning more or less heavily on her brush;
 and thus, mixing the colours at the end with
 more or less water, which is contained in
 the upper part, she manages, in one single
 touch, to put three or four shades on the
 paper. She draws and paints a story large,
 and the same time with wonderful accuracy
 and beauty. To this we must add her extra-
 ordinary rapidity of execution. In ten, five, or
 three minutes, the sketch is done; and
 certainly it is worthy of a place in a screen in
 the most elegant boudoir. Doubtless this
 proceeding is partly mechanical. The artist
 has learned a certain number of subjects by
 heart, and draws in the first place, the ap-
 proaches with admirable correctness. From a
 "Ramble Round the World," by M. de Barne
 de Hübner.

THE SPECULATOR.

"The speculator who deliberately selects
 that calling most consequent to be a man
 peculiarly constituted. He is generally a
 man of rather singular habits of thought, who
 thinks it quite legitimate to startle, juggle,
 and drive it over the head of the public,
 he can do it perfectly. Perfectly legitimate
 processes of working a market with him,
 would be considered little better than cheat-
 ing by the ordinary run of men. He employs
 systematically all sorts of devices for getting
 the better of others who are ignorant and less
 sharp in foreseeing events than he. He does
 not scruple to lay traps, and drive the public
 into them, by playing fiction with fictitious
 telegrams, if he can get them published, and
 by forming syndicates to 'rig' the market.
 He partakes, indeed, a good deal of the
 nature of the bandit, who prepares the way
 for forcing concession to his demands by
 firing a volley into the carriage of the
 traveller to whom he is going to give the choice
 of the money or his life. If he intends to
 buy a large amount of stocks, which he knows
 is going to rise, he throws off the cloak of
 secrecy when he enters the market to sell,
 and depresses the price of a preliminary point,
 so that the contemplated rigging of the price
 may be as little encumbered by bills as
 possible. When it is known in a market that
 a great speculator is selling weak bulls are
 specially frightened out, and when he has
 much an object in view it is his game to
 intimidate with all the force of his prestige
 and the power of his capital. Such a man
 must have a concrete hardness of indifference
 through which nothing can penetrate to his
 heart. It is as necessary to the success of
 his operations that he possess no more regard
 for the feelings of pockets of other people
 than a hungry tiger would have for the
 animals killed unceremoniously in a Bengali
 jungle. He has a purpose in view, just as a
 surgeon has when the amputation of a leg
 has been decided upon. The speculator's
 sole aim in the operation is the profit, to-
 wards which he cuts his way, regardless of
 the nature of the obstacles to be overcome,
 just as the knife is plunged into the flesh,
 severing the arteries, muscles, and sinews,
 that surround the bone which is the object
 to reach and saw through. For a man to
 tread a path in which he must systematically
 not only disregard the interest of other
 people, but deliberately calculate upon the
 weaknesses of human nature which charac-
 terize the crowd, in order to work upon them
 for his own ends, it is quite exceptional, and
 he must be constituted in a quite exceptional
 manner, and not in a way that it is at all desir-
 able others should attempt to imitate. If un-
 initiated people who enter the arena in which
 some of the professional speculators flourish,
 were to spend some months in gathering in-
 formation and in close observation of the
 motives operating, so far as they can get to see
 and hear many of them would soon be con-
 vinced that they were utterly useless and
 would, and would retire, thanking their stars
 they had been sensible enough to look on at
 the game before hazarding anything them-
 selves. From the very fact that but few are
 successful as professional speculators, it can
 be safely argued that but few are competent
 to engage in the business at all, even when
 educated in all the tricks and deceptions
 necessary as collateral aids to the machines
 which we have shown, and shall show more
 in detail, to be a sine qua non. Those qual-
 ities, which have more particularly in the
 past, characterized the successful diploma-
 matist are also of the utmost importance to
 the speculator. Successful diplomatists in
 all times, with few exceptions, have been men
 who have been able to control the passions
 of others, and the use of every device
 would under cover of a saintly innocence that
 would shame the devil. Deception in all its
 forms will be found in the armory of the
 professional speculator, and the weapons, two-
 edged, are employed, with a laboured pre-
 cision, of which a glimpse by the outside is
 occasionally to be obtained. Deception is in-
 cessantly completely to conceal the fringes of
 the operation by which his gains are
 made. From "The Theory of Stock Ex-
 change Speculation," by Arthur Combs.

RATS.

"There is no more determined enemy of
 the rat than the mouse, and all the
 thousand barons are calculated to devour
 two hundred pounds worth of produce per
 annum; and taking into consideration the
 extraordinary powers of multiplication
 possessed by this insatiable devourer, who
 eats with equal voracity corn, cheese, bread,
 and meat of all kinds, whether raw or cook-
 ed, and enters the pigeon-hole, under the
 young, and destroys the unpatched eggs—
 unless he is warded off by the rat-killers by
 night, and kills the poultry as they quietly
 sleep off their paroxysms—finds the ducks
 and depopulates them—it is evident
 that any creature which gives its services in
 the destruction of this profit and expensive
 animal is cheaply repaid at the cost of two
 or three chickens per annum. Some of the
 metropolitan hotel-keepers pay a tolerable
 annual wage to professional rat-killers, and
 find themselves well remunerated for their
 outlay, even though the price which they pay
 is at least a hundred times as much as a
 weasel asks for his unseasoning work. From
 "Insects Abroad," by the Rev. J. G. Wood,
 M.A.

OLD DUTCH PROVERBS.

We must row with the oars we have; and
 as we cannot order the wind we are obliged
 to sail with the wind that God gives.

Patience and attention will bring us far.
 If a cat watches long enough at the mouse
 hole, the mouse shall not escape.

Perseverance will obtain good cabbage and
 lettuce where otherwise nothing but thistles
 will grow.

The ploughman must go up and down,
 and whatever else may be done, there is no
 other but this long way to do the work well.

Learn to sleep with one eye open. As
 soon as the cocken goes to roost, it is a good
 time for the fox.

If weary with waking your portion soon
 will be measure.

Fools always will ask what time it is, but
 the wise know their time.

Grind while the wind is fair, and if you
 neglect, do not complain of God's providence.

God gives food to every bird, but he does
 not bring it to the nest; in like manner he
 gives us our daily bread, but by means of
 our daily work.

Rise early; then the fisherman finds his
 worms.

The dawn of day has gold in its mouth.
 He that lags behind in a road where many
 are driving, always will be in a cloud of dust.

BroKEN-HEARTED.

The strongest disease I have seen in this
 country seems really to be broken-hearted-
 ness, and it attacks free men who have been
 captured and made slaves of the attention
 drawn to it, when the elder brother of
 Syria bin Habib was killed in Rona by a
 night attack, from a spear being pitched
 through his tent into his side. Syria then
 vowed vengeance for the blood of his brother,
 and assailed all he could find, killing the
 elder, and making the young men captives.

He had gathered a very large number, and
 they endured the chains until they saw the
 broad River Lualaba roll between them
 and their free homes; they then lost heart,
 and twenty-one were chained as being now
 safe; however, all ran away at once, and
 in three days many others still in chains, died
 in three days after crossing. They ascribed
 their only pain to the heart, and placed the
 hand correctly on the spot, though many
 think that the organ stands high up under the
 breast bone. Some slaves expressed sur-
 prise to me that they should die, seeing they
 had plenty to eat and no work. One fine
 boy of about twelve years was carried, and
 when about to expire, was kindly laid down
 on the side of the path, and a hole dug to
 deposit the body in. He, too, said he had
 nothing to do with his pain, except pain in
 his heart; as it attacks only the free (who
 are captured and never slaves), it seems to
 be really broken-hearted of which they die.

Livingstone's Last Journal.

"What are these cups for?" asked a well-
 dressed man of a jeweller, pointing to some
 elegant silver cups on the show-case. "These
 are for the man who gives you the best
 race." "If that's so, suppose you, and I
 for one," and the stranger, with cap in hand,
 started, the jeweller after him. The stranger
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Insurance.

OFFICE OF THE CHINA TRADING CO., LTD.
INSURANCE COMPANY, LIMITED.

NOTICE.
 On and after the 1st day of the above Company
 will allow a Brokerage of THIRTY-
 THREE AND ONE-HUNDRED PER CENT.
 (33 1/3%) on Local Risks only.
AUGUSTINE HEARD & Co.,
 Agents.
 177 Hongkong, 4th June, 1874.

IMPERIAL FIRE INSURANCE CO., LTD.
FIRE.

THE Underwritten Agents for the above
 Company, are prepared to grant Policies
 against Fire to the extent of \$50,000 on any
 one.

FIRST CLASS RISK.
 at Current Rates.
 Return of Twenty per cent. (20%)
 will be made on the premium charged on all
 Insurances, and Return being payable on the
 issue of the Policy.

GIBB, LIVINGSTON & Co.,
 Agents.
CHINESE INSURANCE COMPANY,
 (LIMITED).

NOTICE.
 Policies granted at current rates on Marine
 Risks to all parts of the World.

In accordance with the Company's Articles of As-
 sociation, Two-thirds of the Profits are dis-
 tributed annually to Contributors, whether Share-
 holders or not, in proportion to the net amount
 of Premiums contributed by each, the remaining
 third being carried to Reserve Fund.

OLYMPIAN & Co.,
 Agents.
 177 Hongkong, 17th April, 1873.

SUN FIRE OFFICE.
THE Underwritten is prepared to Grant
 Policies against Fire to the extent of
 \$50,000 on Local Risks only.

A Discount of Twenty per cent. (20%) upon
 the Current Local Rates of Premium will be al-
 lowed upon Insurances effected with this Office.

T. G. LINGSTRAD,
 Agents.
 133 Hongkong, 23rd August, 1874.

YANGTSE INSURANCE ASSOCIATION
OF SHANGHAI.

NOTICE.
 On and after this date the above Association
 will allow a Brokerage of THIRTY-
 THREE AND ONE-HUNDRED PER CENT.
 (33 1/3%) on Local Risks only.

RUSSELL & Co.,
 Agents.
 177 Hongkong, 4th June, 1874.

NORTH BRITISH AND MERCANTILE
INSURANCE COMPANY.

INCORPORATED BY ROYAL CHARTER AND
SPECIAL ACTS OF PARLIAMENT.

Established 1809.
CAPITAL—£2,000,000.

THE Underwritten Agents at Hongkong for
 the above Company, are prepared to grant
 Policies against FIRE, to the extent of £10,000
 on any Building, or on Merchandise in the same,
 at the following rates, subject to a discount of
 20%.

Detached and semi-detached Dwelling Houses
 removed from Town, and their Contents, at
 1 per cent. per annum.

Other Dwelling Houses, not strictly as such, and
 their Contents, at 1 1/2 per cent. per annum.

Shops, and their Contents, at 2 per cent. per annum.

Short Period Insurances.
 Not exceeding one month of the annual rate.
 Not exceeding one month.

Above 1 month, and not exceeding 3 months, at 1 1/2 per cent. per annum.

Above 3 months, and not exceeding 6 months, at 2 per cent. per annum.

Above 6 months, and not exceeding 12 months, at 2 1/2 per cent. per annum.

THE full annual rate.
GILMAN & Co.,
 Agents.
 177 Hongkong, 8th May, 1874.

BATAVIA SEA AND FIRE INSURANCE
COMPANY.

THE Underwritten Agents at Hongkong for
 the above Company, are prepared to grant
 Policies against FIRE, to the extent of £10,000
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THE full annual rate.
GILMAN & Co.,
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 177 Hongkong, 8th May, 1874.

PHENIX FIRE INSURANCE COMPANY.

THE Underwritten Agents at Hongkong for
 the above Company, are prepared to grant
 Policies against FIRE, to the extent of £10,000
 on any Building, or on Merchandise in the same,
 at the following rates, subject to a discount of
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Detached and semi-detached Dwelling Houses
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THE CHINA FIRE INSURANCE
COMPANY